

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
CUNNINGHAM, ELANA § Case No. 14-44445  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Phillip D. Levey, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 153,030.06 (Without deducting any secured claims)	Assets Exempt: 33,905.00
Total Distributions to Claimants: 46,711.62	Claims Discharged Without Payment: 73,495.38
Total Expenses of Administration: 38,288.38	

3) Total gross receipts of \$ 100,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 15,000.00 (see **Exhibit 2**), yielded net receipts of \$ 85,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ NA	\$ 27,443.21	\$ 27,443.21	\$ 27,443.21
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	38,288.38	38,288.38	38,288.38
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	NA	92,763.79	92,763.79	19,268.41
<b>TOTAL DISBURSEMENTS</b>	\$ NA	\$ 158,495.38	\$ 158,495.38	\$ 85,000.00

4) This case was originally filed under chapter 7 on 12/14/2014 . The case was pending for 31 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/30/2017 By: /s/Phillip D. Levey  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Personal Injury Action	1242-000	100,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 100,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
ELANA CUNNINGHAM	Exemptions	8100-000	15,000.00
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ 15,000.00</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	BLUECROSS BLUESHIELD OF ILLINOIS	4210-000	NA	5,606.52	5,606.52	5,606.52
	MIDWEST ORTHOPAEDICS AT RUSH, LLC	4210-000	NA	11,971.05	11,971.05	11,971.05
	NOVACARE REHABILITATION	4210-000	NA	4,028.25	4,028.25	4,028.25

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	RUSH UNIVERSITY MEDICAL CENTER	4210-000	NA	5,837.39	5,837.39	5,837.39
<b>TOTAL SECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ 27,443.21</b>	<b>\$ 27,443.21</b>	<b>\$ 27,443.21</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
LEVEY, PHILLIP D.	2100-000	NA	7,500.00	7,500.00	7,500.00
LEVEY, PHILLIP D.	2200-000	NA	97.51	97.51	97.51
LEVEY, PHILLIP D.	3110-000	NA	4,680.00	4,680.00	4,680.00
HAMILTON, M. ANDREW	3210-000	NA	25,000.00	25,000.00	25,000.00
HAMILTON, M. ANDREW	3220-000	NA	1,010.87	1,010.87	1,010.87
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 38,288.38</b>	<b>\$ 38,288.38</b>	<b>\$ 38,288.38</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000001	ATLAS ACQUISITIONS LLC	7100-000	NA	2,593.43	2,593.43	538.69
000002	ATLAS ACQUISITIONS LLC	7100-000	NA	480.00	480.00	99.70
000008	JD RECEIVABLES LLC	7100-000	NA	2,593.43	2,593.43	538.69
000004	NAVIENT SOLUTIONS INC	7100-000	NA	65,579.71	65,579.71	13,621.88
000005	NAVIENT SOLUTIONS INC.	7100-000	NA	17,611.58	17,611.58	3,658.19
000007	PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-000	NA	723.30	723.30	150.24
000003	SPRINGLEAF FINANCIAL SERVICES	7100-000	NA	3,015.54	3,015.54	626.37

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000006	UNIVERSITY ANESTHESIOLOGISTS	7100-000	NA	166.80	166.80	34.65
TOTAL GENERAL UNSECURED CLAIMS			\$ NA	\$ 92,763.79	\$ 92,763.79	\$ 19,268.41

FORM 1  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit 8**

Case No: 14-44445 JBS Judge: JACK B. SCHMETTERER  
Case Name: CUNNINGHAM, ELANA

Trustee Name: Phillip D. Levey  
Date Filed (f) or Converted (c): 12/14/14 (f)  
341(a) Meeting Date: 01/23/15  
Claims Bar Date: 12/24/15

For Period Ending: 06/30/17

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1436 S Kolin Ave, Chicago, IL 60623-1149 Primary R	168,030.00	14,488.00		0.00	FA
2. Bank of America - Checking and Savings account (ne	0.00	0.00		0.00	FA
3. Credit Union 1 - Checking and Savings Account	655.06	0.06		0.00	FA
4. Clothes	250.00	0.00		0.00	FA
5. 2003 FORD Taurus-V6 Sedan 4D SES Primary Vehicle	3,000.00	0.00		0.00	FA
6. Personal Injury Action (u)	0.00	85,000.00		100,000.00	FA

TOTALS (Excluding Unknown Values)

\$171,935.06

\$99,488.06

\$100,000.00

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 03/31/16

Current Projected Date of Final Report (TFR): 04/15/17

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-44445 -JBS  
Case Name: CUNNINGHAM, ELANA

Trustee Name: Phillip D. Levey  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*5208 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*8639  
For Period Ending: 06/30/17

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
03/02/17	6	Allstate	SETTLEMENT	1242-000	100,000.00		100,000.00
03/14/17	010001	M. Andrew Hamilton 225 West Wacker Drive Suite 1515 Chicago, IL 60606	Trustee's Special Counsel Fees Per Order dated January 30, 2017.	3210-000		25,000.00	75,000.00
03/14/17	010002	M. Andrew Hamilton 225 West Wacker Drive Suite 1515 Chicago, IL 60606	Trustee's Special Counsel Expenses Per Order dated January 30, 2017.	3220-000		1,010.87	73,989.13
03/14/17	010003	ELANA CUNNINGHAM 1436 S KOLIN AVE CHICAGO, IL 60623-1149	Debtor's Exemption Debtor's claim of exemption re Cunningham v. Sutherland per Order dated January 30, 2017.	8100-000		15,000.00	58,989.13
03/14/17	010004	Midwest Orthopaedics at Rush, LLC 1611 West Harrison Street Chicago, IL 60612	Physician's Lien Paid per Order dated January 30, 2017.	4210-000		11,971.05	47,018.08
* 03/14/17	010005	Rush University Medical Center 1653 West Congress Parkway Chicago, IL 60612-3833	Hospital Lien Paid per Order dated January 30, 2017.	4210-004		5,837.39	41,180.69
03/14/17	010006	BlueCross BlueShield of Illinois 3405 Liiberty Drive Springfield, IL 62704	Insurer Subrogation Lien Paid per Order dated January 30, 2017.	4210-000		5,606.52	35,574.17
03/14/17	010007	Novacare Rehabilitation 400 Technology Drive Suite 240 Canonsburg, PA 15317	Medical Care Provider Lien Paid per Order dated January 30, 2017.	4210-000		4,028.25	31,545.92
* 04/04/17	010005	Rush University Medical Center 1653 West Congress Parkway Chicago, IL 60612-3833	Stop Payment Reversal STOP PAY ADD SUCCESSFUL	4210-004		-5,837.39	37,383.31
04/04/17	010008	Rush University Medical Center	Hospital Lien	4210-000		5,837.39	31,545.92

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Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		1653 West Congress Parkway Chicago, IL 60612-3833	ELANA CUNNINGHAM ACCOUNT NO. 06123846				
			Paid per Order dated January 30, 2017.				
05/30/17	010009	Phillip D. Levey	Trustee Compensation	2100-000		7,500.00	24,045.92
05/30/17	010010	Phillip D. Levey	Trustee Expenses	2200-000		97.51	23,948.41
05/30/17	010011	Phillip D. Levey	Attorney for Trustee Fees (Trustee	3110-000		4,680.00	19,268.41
05/30/17	010012	Atlas Acquisitions LLC (Cashcall Inc - Westernsk) 294 Union St. Hackensack, NJ 07601	Claim 000001, Payment 20.77133%	7100-000		538.69	18,729.72
05/30/17	010013	Atlas Acquisitions LLC (CP Investors LLC) 294 Union St. Hackensack, NJ 07601	Claim 000002, Payment 20.77083%	7100-000		99.70	18,630.02
05/30/17	010014	Springleaf Financial Services P.O. Box 3251 Evansville, IN 47731-3251	Claim 000003, Payment 20.77140%	7100-000		626.37	18,003.65
05/30/17	010015	Navient Solutions Inc 220 Lasley Ave. Wilkes-Barre Pa. 18706	Claim 000004, Payment 20.77149%	7100-000		13,621.88	4,381.77
05/30/17	010016	Navient Solutions Inc. On behalf of Dept. of Education Services P.O. Box 9635 Wilkes-Barre PA. 18773-9635	Claim 000005, Payment 20.77150%	7100-000		3,658.19	723.58
05/30/17	010017	University Anesthesiologists PO Box 128 Glenview IL 60025	Claim 000006, Payment 20.77338%	7100-000		34.65	688.93
05/30/17	010018	Portfolio Recovery Associates, LLC Successor to CAPITAL ONE BANK (USA) N.A.	Claim 000007, Payment 20.77146%	7100-000		150.24	538.69

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Account Number / CD #: \*\*\*\*\*5208 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*8639  
For Period Ending: 06/30/17

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/30/17	010019	(ORCHARD BANK) POB 41067 Norfolk, VA 23541 JD Receivables LLC P.O. Box 382656 Germantown, TN 38183	Claim 000008, Payment 20.77133%	7100-000		538.69	0.00

COLUMN TOTALS	100,000.00	100,000.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	100,000.00	100,000.00	
Less: Payments to Debtors		15,000.00	
Net	100,000.00	85,000.00	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****5208	100,000.00	85,000.00	0.00
	100,000.00	85,000.00	0.00
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 538.69